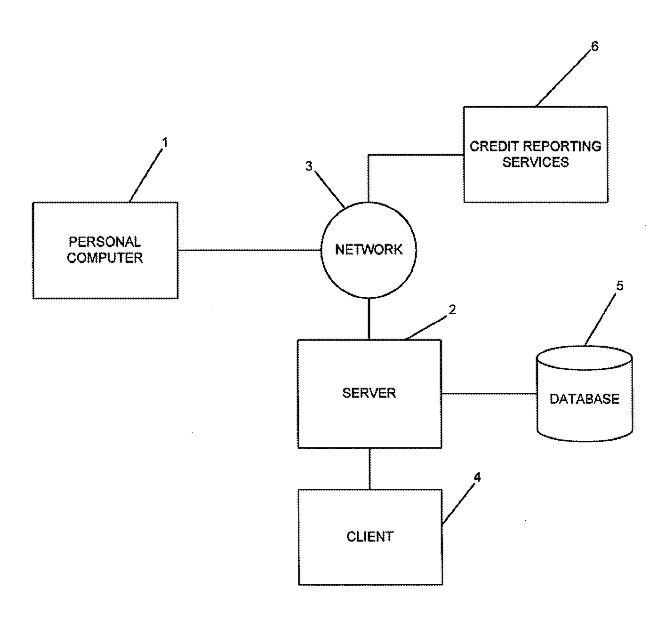
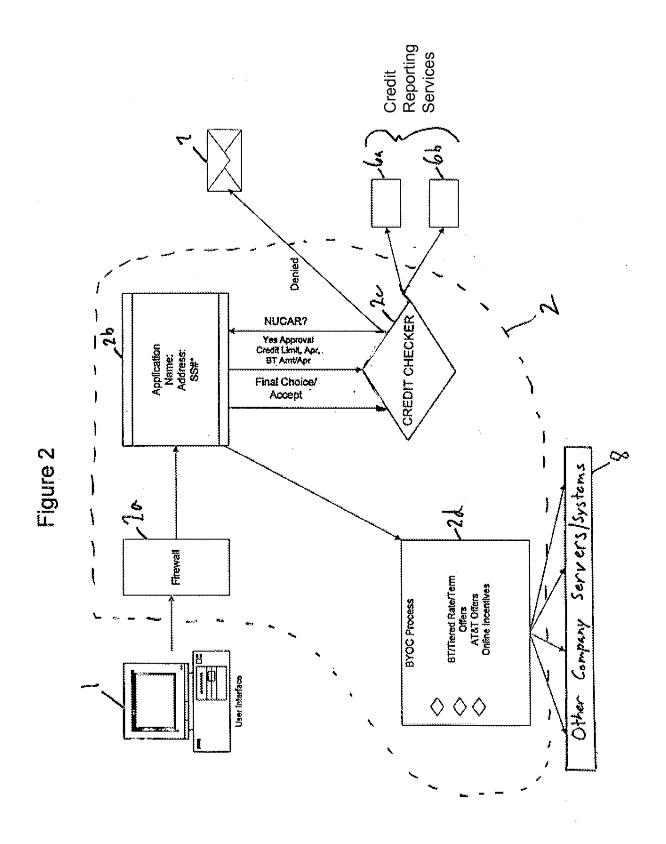
Figure 1





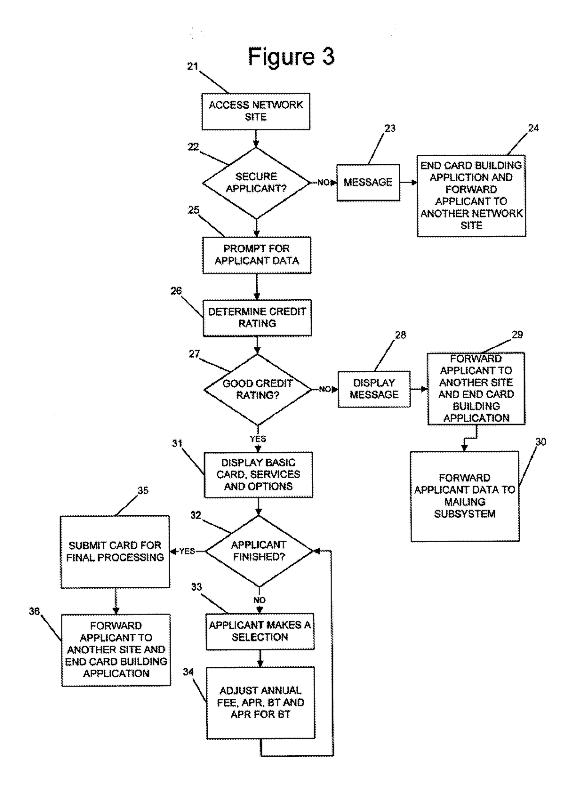
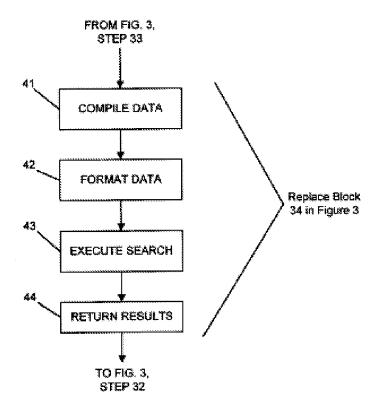


Figure 4



Replacement Sheet 5 CITI0125-US – 09/453,180 filed December 1, 1999

100 November 200 Co. Co.	Netscar	pe: Citibank
des en en para de Audono		CITIBAN(©)
W	elcome	
	About yourself (as you wis	h it to appear on your card)
	First name: John	
	Middle name: R.	
	Last name: smith	
	E-Mail: jrs@hbe	VON. CROSS
	Social security number:	122 - 55 - 5555
	Date of birth (month/day/year):	1 / 11 / 50
	About your income	
	You do not mad to include your spacer's income, alimony, child support, superate maintenance or other morane unless you want us to consider h in connection with this application. Your total yearly income from all your sources must be at least \$25,000 to be considered for card membership.	
	Your total personal yearly incom	us: \$ [33,000
	THETROT APPRO	

Figure 5

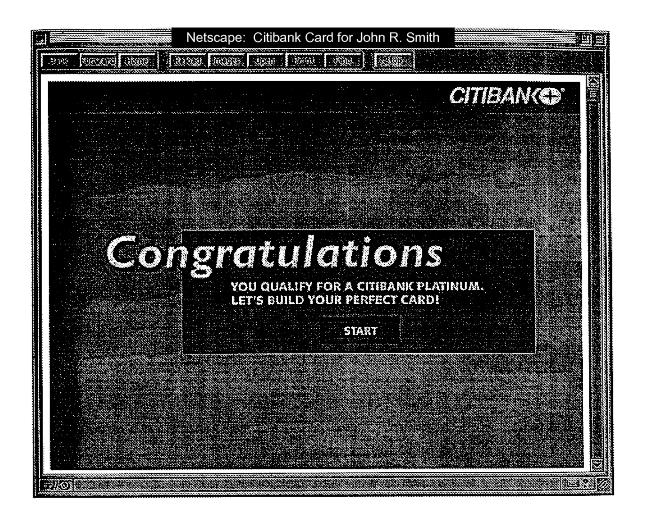


Figure 6

Replacement Sheet 7 CITI0125-US – 09/453,180 filed December 1, 1999

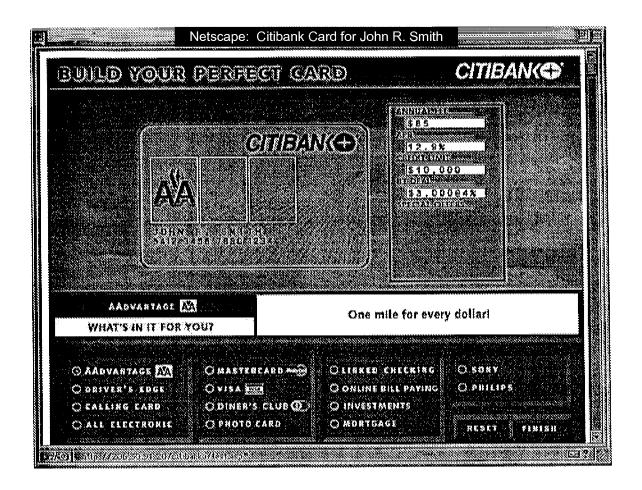


Figure 7

Replacement Sheet 8 CITI0125-US – 09/453,180 filed December 1, 1999

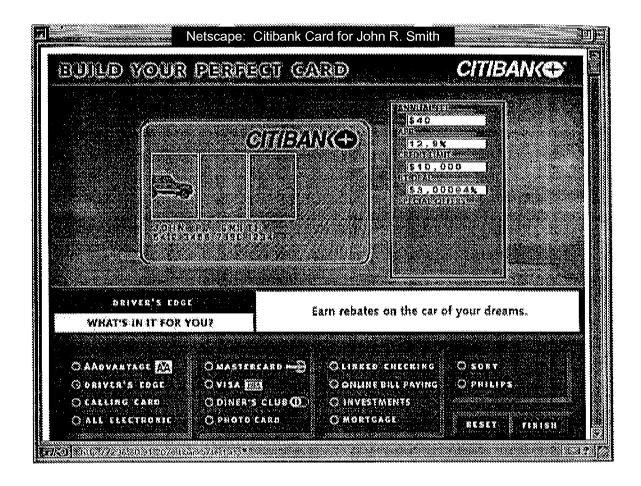


Figure 8

Replacement Sheet 9 CITI0125-US – 09/453,180 filed December 1, 1999

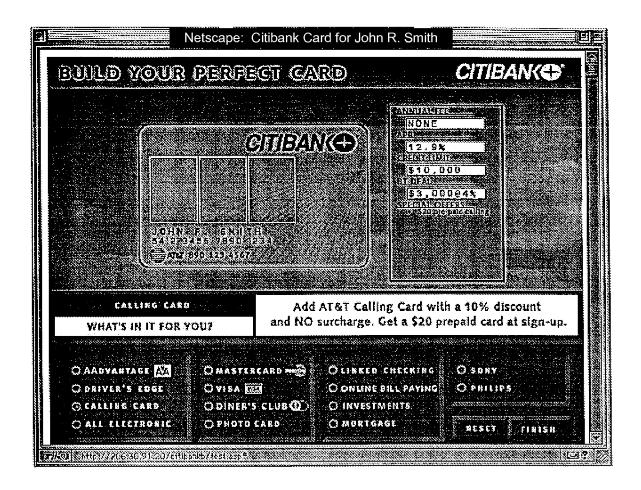


Figure 9

Replacement Sheet 10 CITI0125-US – 09/453,180 filed December 1, 1999

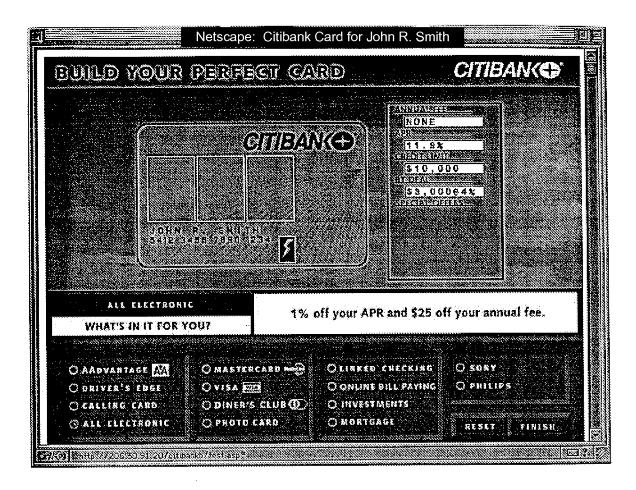


Figure 10

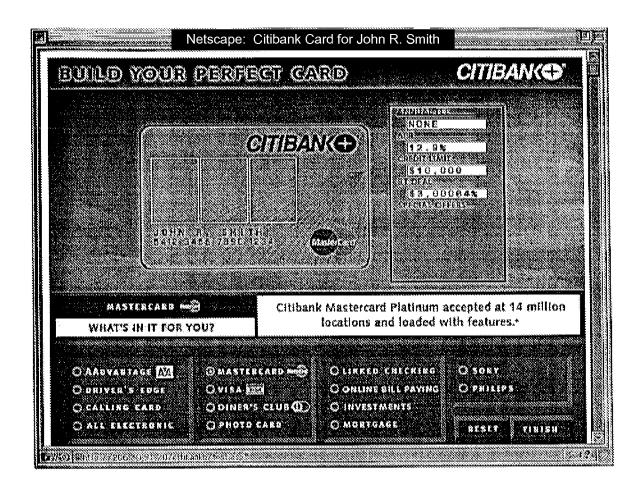


Figure 11

Replacement Sheet 12 CITI0125-US – 09/453,180 filed December 1, 1999

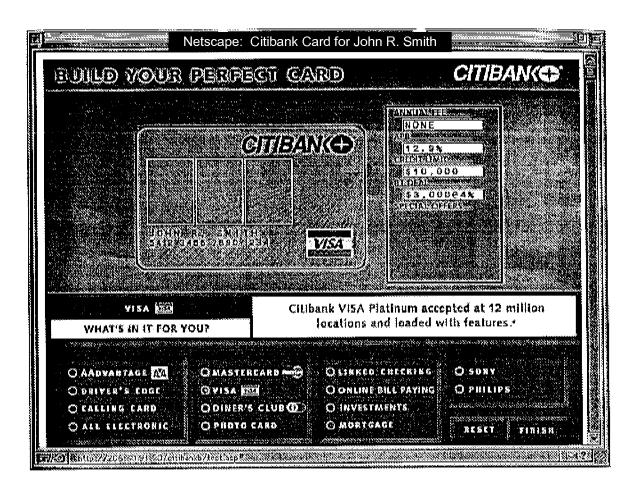


Figure 12

Replacement Sheet 13 CITI0125-US – 09/453,180 filed December 1, 1999

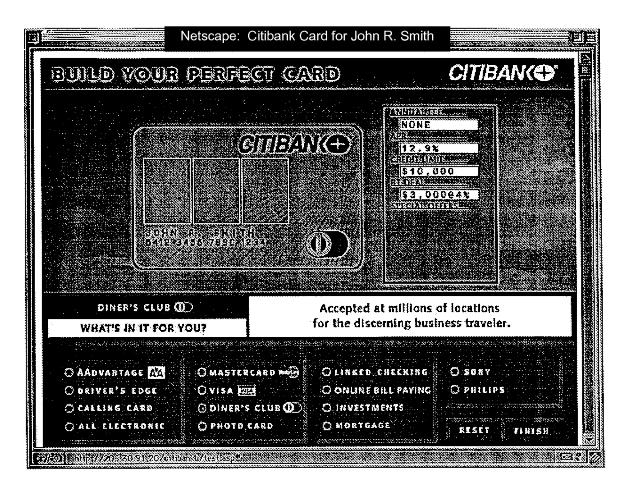


Figure 13

Replacement Sheet 14 CITI0125-US – 09/453,180 filed December 1, 1999



Figure 14

Replacement Sheet 15 CITI0125-US – 09/453,180 filed December 1, 1999

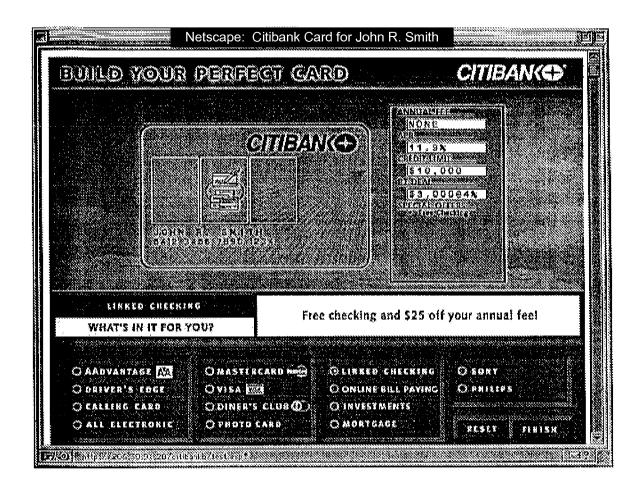


Figure 15

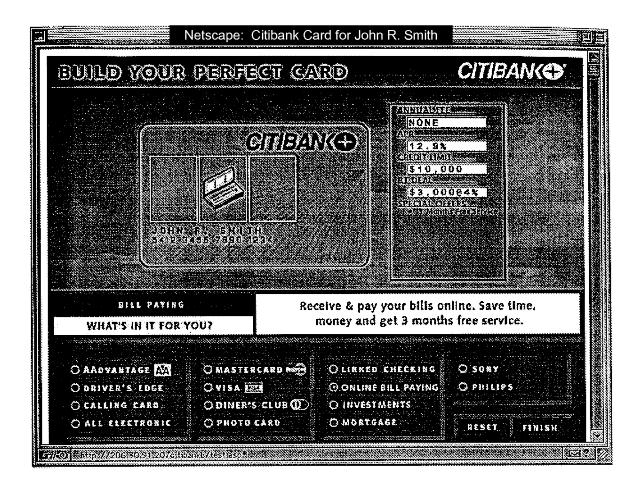


Figure 16

Replacement Sheet 17 CITI0125-US – 09/453,180 filed December 1, 1999

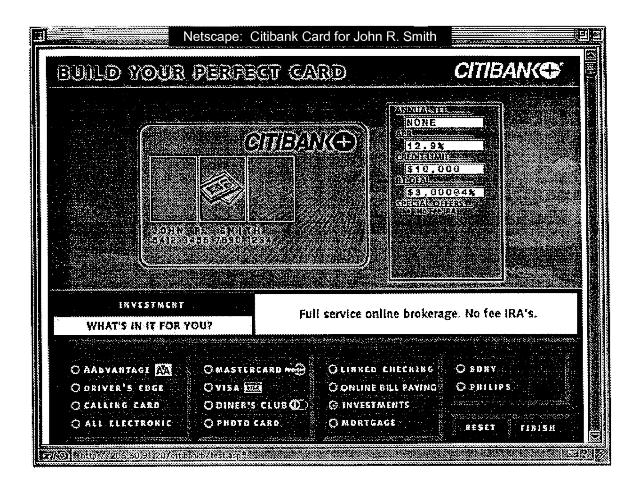


Figure 17

Replacement Sheet 18 CITI0125-US – 09/453,180 filed December 1, 1999

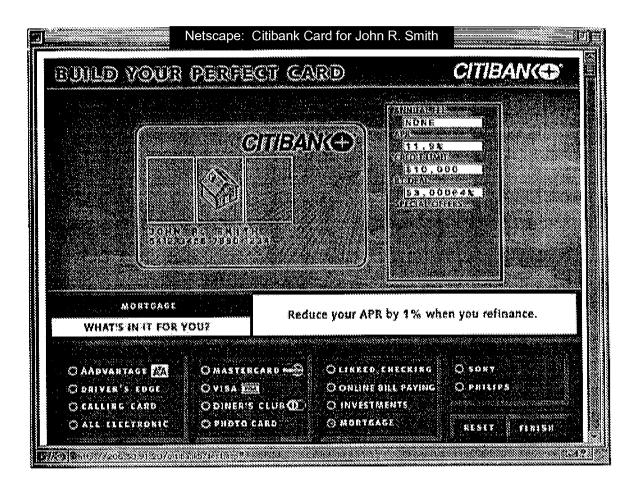


Figure 18

Replacement Sheet 19 CITI0125-US – 09/453,180 filed December 1, 1999

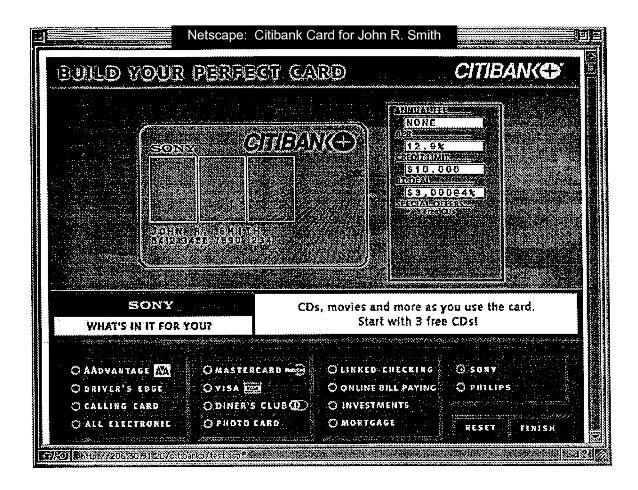


Figure 19

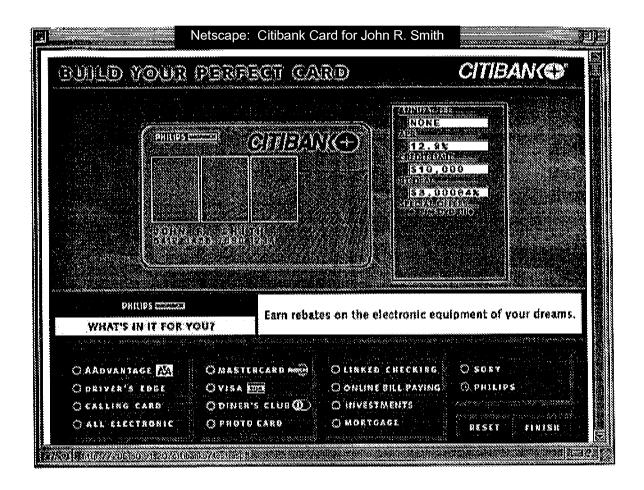


Figure 20

Replacement Sheet 21 CITI0125-US – 09/453,180 filed December 1, 1999



Figure 21

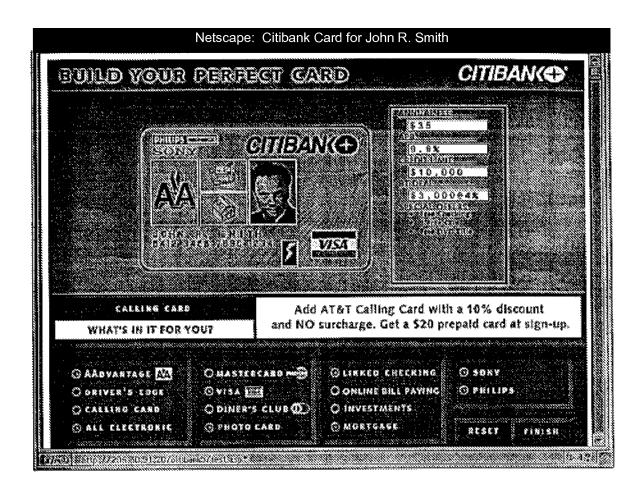


Figure 22

Replacement Sheet 23 CITI0125-US – 09/453,180 filed December 1, 1999

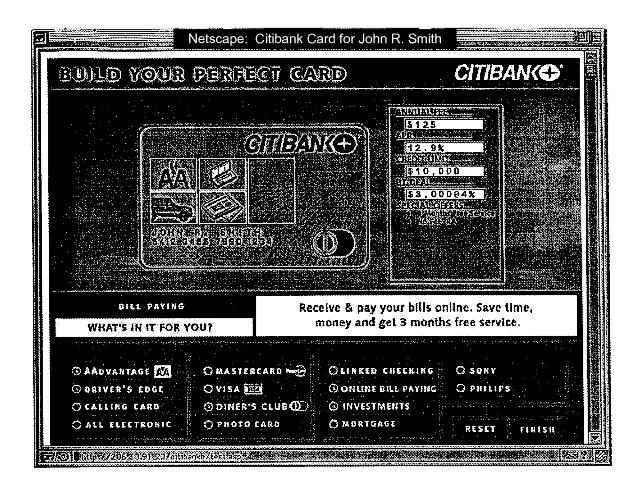


Figure 23

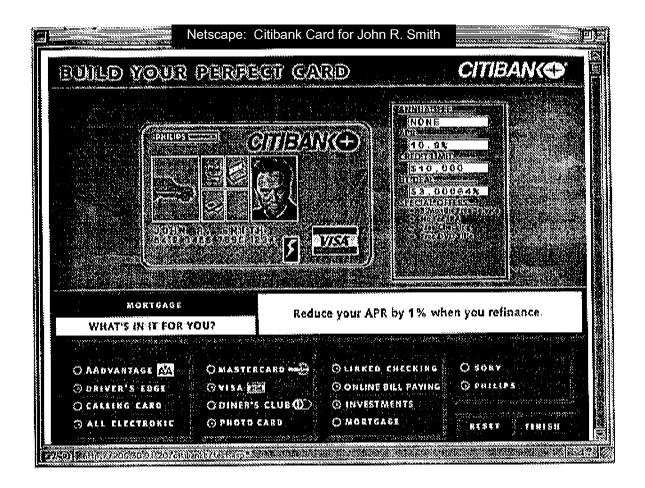


Figure 24

Replacement Sheet 25 CITI0125-US – 09/453,180 filed December 1, 1999

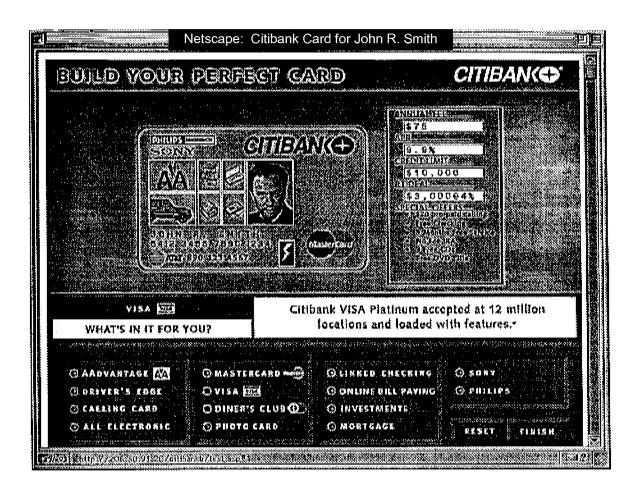


Figure 25

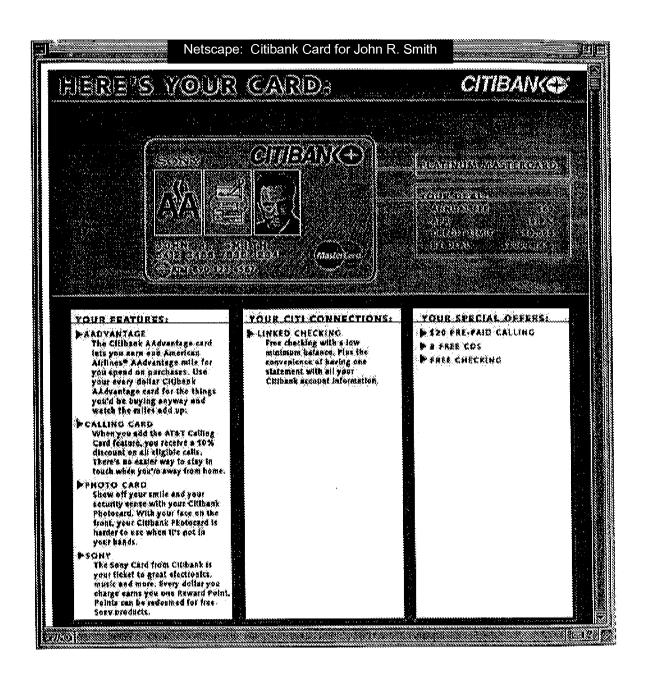


Figure 26

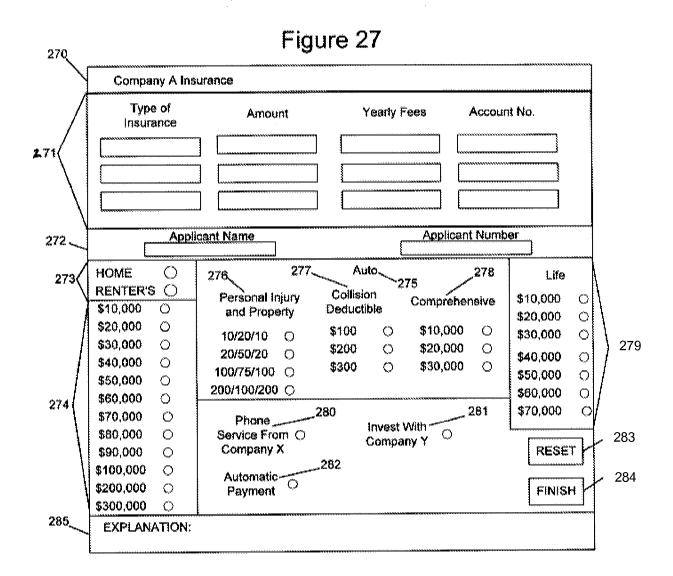


Figure 28

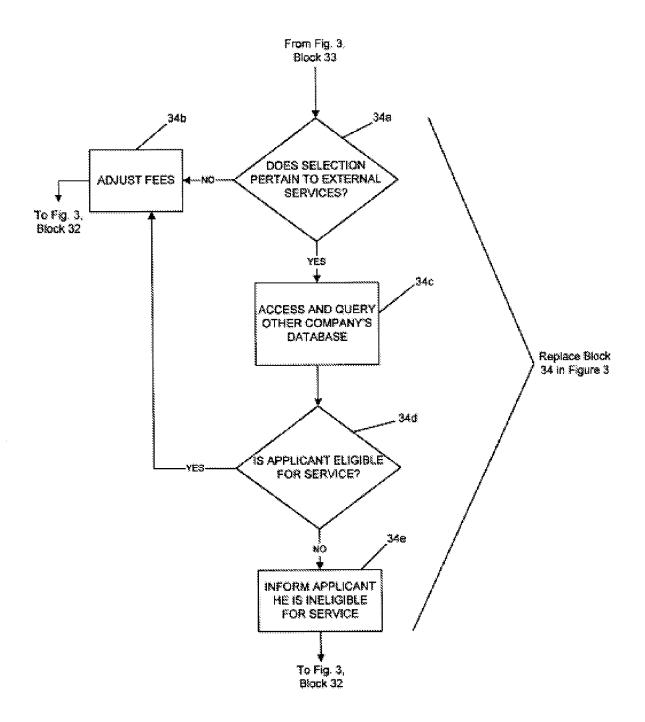


Figure 29

